

EXHIBIT 17

ROCKET Mortgage

1050 Woodward Ave.
Detroit, MI 48226

May 9, 2022

Dann Law
Attn: Karen Ortiz
15000 Madison Avenue
Lakewood, OH 44107

Re: Shameela Rome
Loan no. [REDACTED]
Property Address: 1309 Barrier Island Dr., Aubrey, TX 76227

Dear Ms. Ortiz:

Rocket Mortgage is in receipt of your recent correspondence regarding Ms. Rome's loan. Thank you for giving us the opportunity to address your concerns. We have reviewed our records and have confirmed that Ms. Rome's current monthly Mortgage Insurance Premium (MIP) is incorrect as indicated in your correspondence.

Upon our review of Ms. Rome's account, we have determined that her MIP was incorrectly based on an Unpaid Principal Balance (UPB) of \$339,101, which was the amount of her UPB without the upfront mortgage insurance premium (UFMIP) of \$5,934 and the purchase price for her property in the amount of \$351,400 rather than the appraised value. Based on the incorrect figures, her resulting loan to value ratio at origination was 96.50 percent and her MIP for the loan was calculated at 85 Basis Points (bps) in accordance with the Mortgagee Letter 2017-07 issued by the U.S. Department of Housing and Urban Development (HUD) for Ms. Rome's loan program, the Federal Housing Administration (FHA).

We sincerely apologize for any confusion or frustration Ms. Rome may have experienced regarding the error in the calculation of her MIP. Please be advised, we are currently in the process of updating Ms. Rome's MIP with FHA to accurately be based on her total UPB w/ UFMIP of \$345,035 and Appraised value of \$378,000. Based on the corrected figures, her resulting loan to value ratio at origination was 91.28 percent, her MIP for the loan has been recalculated at 80 Basis Points (bps) and the premium will be terminated 11 years from her closing date, which will be once her March 1, 2028 payment has been satisfied. Once the updates have been completed with FHA, the MIP reflected on Ms. Rome's Billing Statements will be adjusted accordingly and she will be issued a refund of the MIP overcollection. We have enclosed a copy of Ms. Rome's original MIP amortization schedule, corrected MIP amortization schedule and a schedule which verifies the difference between the original and corrected premium amounts. Please note, the amount of the refund is dependent on the date the updates are completed with FHA and will be one of the following amounts based on the updates being completed by July 6, 2022:

Good through 6/6/22	\$ 824.28
Good through 7/6/22	\$ 837.00

Lastly, we acknowledge receipt of your request for reimbursement of the legal fees and costs incurred by Ms. Rome and would like to advise that we are unable to obtain the amount by phone, and a determination on your request cannot be

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made until an itemized statement is received. Once obtained, please forward a final accounting of the amount you are seeking for additional review.

We trust our communication has addressed any concerns you have. If you have any additional questions or concerns regarding your account, please contact our Account Resolution team and speak with one of our specialists. Our Account Resolution team is available to assist you Monday through Friday from 8:30 a.m. to 9:00 p.m. ET, and Saturday from 9:00 a.m. to 4:00 p.m. ET and can be reached at (800) 508-0944 or via email at AccountResolution@rocketmortgage.com.

Respectfully,

/s/ Sashae Harris

Sashae Harris
Sr. Resolution Correspondent
Rocket Mortgage
(313) 782-7698
SashaeHarris@rocketmortgage.com